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Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

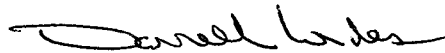
Dear Secretary Johnson:

Credit and debit card fee reform is necessary. Small business owners have enough trouble keeping afloat, especially in our struggling economy. Having to face high credit and debit card fees each month makes it even more difficult.

We have been in business here at Marshfield Glass for twelve years. We had a credit card machine at one time to make payment easier for our customers, but we had the machine removed because of the high fees associated with its use. As time goes on, however, we realize that we are moving towards a cashless society, and we will need to accept credit and debit cards once again. In fact, we recently started looking at accepting debit and credit cards again. We just hope that the fees will be manageable. A business cannot remain functional if the expenses outweigh the income.

A cap on debit card swipe fees would make the transition a little easier for me to handle. Therefore, I support the current proposal to limit these fees. Please support the cap as well so that small business owners can see some relief.

Your constituent,



Darrell Cordes